IN THE CLAIMS

Amend the claims as indicated below.

1   1.   (Currently Amended) A method implemented by a financial analysis

2 system, the method comprising:

3   identifying multiple financial accounts associated with a user, wherein the

4 multiple financial accounts are with a plurality of financial institutions;

5   presenting the user with a plurality of modes ~~of operation that~~, each of which can

6 be associated with one of the plurality of financial institutions, wherein the user has user

7 authentication data for each of the plurality of financial institutions, and ~~each financial~~

8 ~~account, wherein the plurality of modes of operation define different trust options for~~

9 ~~handling sensitive data associated with the user~~wherein each mode directs the financial

10 analysis system to handle user authentication data received from the user in a specified

11 manner, the modes comprising,

12   a low trust mode that directs the financial analysis system to temporarily

13 use the user authentication data received from the user without storing the data; and

14   a plurality of higher trust modes that each direct the financial analysis

15 system to store the user authentication data;

16   receiving a selection of a mode from the user for each of the multiple financial

17 institutions;~~accounts, wherein the selection is one of the plurality of modes of operation;~~

18 ~~and~~

19   associating a selected mode with each of the plurality of financial institutions;

20   storing financial institution data for each of the plurality of financial institutions,

21 comprising data which may be used to locate and communicate with each of the plurality

22 of financial institutions;

23   storing the associated modes; and

24   handling the user authentication~~sensitive~~ data associated with each of the plurality

25 of financial institutions as directed by~~account the user in accordance with~~ an associated

26 mode each time the financial analysis system accesses one of the multiple financial

27 institutions on behalf of the user.~~the selected mode of operation.~~

1   2.   (Currently Amended) A method as recited in claim 1 wherein the plurality
2 of <u>higher trust modes comprises a moderate trust mode that directs the financial analysis</u>
3 <u>system to encrypt the user authentication data, and store the encrypted user authentication</u>
4 <u>data</u> ~~modes include a low trust option for handling sensitive data associated with the user,~~
5 ~~the low trust option configured to retrieve sensitive data from the user each time the user~~
6 ~~requests a service requiring the sensitive data~~.

1   Claim 3   Canceled.

1   4.   (Currently Amended) A method as recited in claim 1 wherein the plurality
2 of <u>higher trust modes comprises a high trust mode that directs the financial analysis</u>
3 <u>system to encrypt the user authentication data using two-way encryption, and store the</u>
4 <u>encrypted user authentication data</u> ~~modes include a high trust option for handling sensitive~~
5 ~~data associated with the user, the high trust option configured to retrieve sensitive data~~
6 ~~from the user and store the sensitive data in an encrypted format for future use~~.

1   Claim 5   Canceled.

1   6.   (Currently Amended) A method as recited in claim <u>2</u> ~~1~~ wherein the
2 <u>moderate trust mode directs the financial analysis system to encrypt the user</u>
3 <u>authentication data using one-way encryption</u> ~~plurality of modes include a moderate trust~~
4 ~~option for handling sensitive data associated with the user, the moderate trust option~~
5 ~~configured to retrieve sensitive data from the user and store the sensitive data in an~~
6 ~~encrypted format using a password known only to the user~~.

1   Claim 7   Canceled.

1   8.   (Currently Amended) A method as recited in claim 1 further comprising
2 <u>associating</u> ~~assigning~~ a default mode <u>with</u> ~~of operation to~~ each financial account if the
3 user does not select a valid mode ~~of operation~~.

1   Claim 9   Previously canceled.

1   10.   (Currently Amended) A method comprising:

2   identifying multiple financial accounts associated with a user, wherein the

3 multiple financial accounts are with at least one financial institution;

4   presenting the user with a low trust mode ~~of operation~~ that can be associated with

5 the at least one financial institution~~account~~, wherein the low trust mode ~~of operation~~

6 comprises retrieving ~~retrieves~~ sensitive data from the user each time the user requests a

7 service requiring the sensitive data, wherein the sensitive data is required to access the at

8 least one financial institution as the user;

9   presenting the user with a high trust mode ~~of operation~~ that can be associated with

10 at least one financial institution~~account~~, wherein the high trust mode ~~of operation~~

11 comprises storing in an encrypted format, remote from the at least one financial

12 institution, the~~stores~~ sensitive data received from the user ~~in an encrypted format~~;

13   receiving a selection from the user indicating one of the low trust mode ~~two~~

14 ~~modes of operation~~ and the high trust mode for each of the multiple financial

15 institutions~~accounts~~; ~~and~~

16   storing, remote from the at least one financial institution, data identifying each of

17 the multiple financial accounts, financial institution data for each of the at least one

18 financial institutions, and a selected mode associated with each of the multiple financial

19 institutions;

20   receiving a request from the user to access one of the at least one financial

21 institutions; and

22   in response, communicating with the at least one financial institution, and

23 handling the sensitive data received from the user ~~associated with each financial account~~

24 ~~the user~~ in accordance with the selected mode of operation associated with the financial

25 institution.

1   11.   (Currently Amended) A method as recited in claim 10 further comprising

2 presenting the user with a moderate trust mode ~~of operation~~ that can be associated with at

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3   least one financial institutionaccount, wherein the moderate trust mode of operation

4   stores sensitive data from the user in an encrypted format using a password known to the

5   user; and wherein receiving a selection from the user includes receiving a selection

6   indicating one of the low trust mode, the high trust mode, and the moderate trust

7   modethree modes of operation for each of the multiple financial institutionsaccounts.

1   Claim 12   Previously canceled.

1   13.   (Currently Amended) A method as recited in claim 10 further comprising

2   associating assigning a default trust mode with to each financial institutionaccount for

3   which the user does not select a valid mode.

1   14.   (Original) One or more computer-readable memories containing a

2   computer program that is executable by a processor to perform the method recited in

3   claim 10.

1   15.   (Currently Amended) A method comprising:

2   identifying multiple financial accounts associated with a user, wherein the

3   multiple financial accounts are with a plurality of financial institutions;

4   presenting the user with a moderate trust mode of operation that can be associated

5   with at least one of the plurality of financial institutionsaccount, wherein the moderate

6   trust mode operation comprises the storing of stores sensitive data from the user in an a

7   one-way encrypted format, remote from the plurality of financial institutions, using a

8   password known to the user;

9   presenting the user with a high trust mode of operation that can be associated with

10   at least one of the plurality of financial institutionsfinancial account, wherein the high

11   trust mode of operation comprises storing, remote from the plurality of financial

12   institutions, stores sensitive data received from the user in a two-way encrypted format;

13   receiving a selection from the user indicating one of the moderate trust mode and

14   the high trust mode two modes of operation for each of the plurality of financial

15   institutionsmultiple financial accounts; and

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16   handling sensitive data associated with each financial account <u>of</u> the user <u>at the</u>

17   <u>financial institution</u> in accordance with the ~~selected~~ mode ~~of operation~~<u>associated with the</u>

18   <u>financial institution</u>.

1   16.   (Original) One or more computer-readable memories containing a

2   computer program that is executable by a processor to perform the method recited in

3   claim 15.

1   17.   (Currently Amended) A method comprising:

2   identifying multiple <u>financial institutions</u> ~~financial accounts associated with a~~<u>at</u>

3   <u>which</u> a user <u>has financial accounts;</u>

4   presenting the user with a moderate trust mode ~~of operation~~ that can be associated

5   with at least one <u>of the multiple financial institutions</u>~~financial account~~, wherein the

6   moderate trust mode ~~of operation~~<u>comprises storing, remote from the multiple financial</u>

7   <u>institutions,</u> ~~stores~~ sensitive data from the user in an encrypted format using a password

8   known to the user;

9   presenting the user with a low trust mode ~~of operation~~ that can be associated with

10   at least one <u>of the multiple financial institutions</u>~~financial account~~, wherein the low trust

11   mode ~~of operation~~<u>comprises the financial analysis system retrieving</u> ~~retrieves~~ sensitive

12   data from the user each time the user requests a service requiring the sensitive data;

13   receiving a selection from the user indicating one of the <u>moderate trust mode and</u>

14   <u>the low trust mode</u> ~~two modes of operation~~ for each of the multiple <u>financial</u>

15   <u>institutions</u>~~financial accounts;~~ ~~and~~

16   <u>storing data identifying each of the multiple financial accounts, financial</u>

17   <u>institution data for each of the at least one financial institutions, and a selected trust mode</u>

18   <u>associated with each of the multiple financial institutions;</u>

19   <u>receiving a request from the user to access one of the multiple financial</u>

20   <u>institutions; and</u>

21   <u>in response, communicating with the financial institution, and</u> handling sensitive

22   data associated with each financial account <u>of the user at the financial institution</u> in

23   accordance with the ~~selected~~ mode ~~of operation~~<u>associated with the financial institution</u>.

1   18.   (Original) One or more computer-readable memories containing a
2   computer program that is executable by a processor to perform the method recited in
3   claim 17.

1   19.   (Currently Amended) One or more computer-readable media having
2   stored thereon a computer program that, when executed by one or more processors,
3   causes the one or more processors to:
4   identify multiple financial accounts associated with a user, wherein the multiple
5   financial accounts are with a plurality of financial institutions;
6   present the user with a plurality of modes ~~of operation that,~~ each of which can be
7   associated with one or more of the plurality of financial institutions, ~~each financial~~
8   ~~account, wherein the plurality of modes of operation define different trust options for~~
9   ~~handling sensitive data associated with the user~~wherein each mode directs a server
10   remote from the plurality of financial institutions to handle the sensitive data in a
11   particular manner, and wherein the sensitive data comprises user login data used to access
12   accounts online at one of the plurality of financial institutions;
13   receive a selection of a mode from the user for each of the multiple financial
14   institutions~~accounts, wherein the selection is one of the plurality of modes of operation;~~
15   ~~and~~
16   associate a selected mode with each of the multiple financial institutions;
17   store,
18   _____ financial institution data for each of the plurality of financial institutions,
19   comprising data which may be used to locate and communicate with the plurality of
20   financial institutions;
21   _____ data identifying the multiple financial accounts; and
22   _____ the associated modes; and
23   ~~process~~handle the sensitive data associated with each of the plurality of financial
24   institutions ~~financial account the user~~in accordance with an associated mode each time
25   the user accesses one of the plurality of financial institutions~~the selected mode of~~
26   ~~operation.~~

1   20.   (Currently Amended) One or more computer-readable media as recited in
2   claim 19 wherein the plurality of modes ~~of operation~~ include a low trust mode ~~option~~ for
3   handling sensitive data associated with the user, the low trust mode ~~option~~ configured to
4   retrieve the sensitive data from the user each time the user requests a service requiring the
5   sensitive data.

1   21.   (Currently Amended) One or more computer-readable media as recited in
2   claim 20 wherein the low trust mode ~~option~~ does not persistently store the sensitive data
3   after the requested service requiring the sensitive data is complete.

1   22.   (Currently Amended) One or more computer-readable media as recited in
2   claim 19 wherein the plurality of modes ~~of operation~~ include a high trust mode ~~option~~ for
3   handling the sensitive data associated with the user, the high trust mode ~~option~~
4   ~~configured to retrieve~~ comprising retrieving the sensitive data from the user and storing
5   ~~store~~ the sensitive data in ~~an~~ a two-way encrypted format.

1   23.   (Currently Amended) One or more computer-readable media as recited in
2   claim 19 wherein the plurality of modes ~~of operation~~ include a moderate trust mode
3   ~~option~~ for handling the sensitive data associated with the user, the moderate trust mode
4   ~~option~~ configured to retrieve the sensitive data from the user and store the sensitive data
5   in ~~an~~ a one-way encrypted format using a password known only to the user.